

**Information to identify the case:**

Debtor 1	<u>Rafael A. Quintanilla</u>	Social Security number or ITIN	xxx-xx-9294
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Judy Quintanilla</u>	Social Security number or ITIN	xxx-xx-8838
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-33687-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rafael A. Quintanilla

Judy Quintanilla

1/5/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rafael A. Quintanilla  
Judy Quintanilla  
Debtors

Case No. 17-33687-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 05, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Rafael A. Quintanilla, Judy Quintanilla, 48 Sand Hill Road, Jamesburg, NJ 08831-1162
517192721	+ AES/Jamestown Funding, PO Box 61047, Harrisburg, PA 17106-1047
517192720	+ Abelson & Truesdale, LLC, Bruce C. Truesdale, Esq, 147 Union Avenue, Middlesex, NJ 08846-1063
517192724	+ American Express Legal, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
517192729	Ditech, Po Box 6172, Rapid City, SD 57709
517236545	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517192730	+ Glenn Stuart Garbus, Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 05 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Jan 05 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jan 05 2023 20:43:00	LoanCare, LLC, RAS Crane, LLC, 10700 Abbott'Bridge s Road, Suite 170, Duluth, GA 30097-8461
517222136	EDI: GMACFS.COM	Jan 06 2023 01:39:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519258471	+ EDI: AISACG.COM	Jan 06 2023 01:39:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517192722	+ EDI: GMACFS.COM	Jan 06 2023 01:39:00	Ally Financial*, P.O. Box 380901, Bloomington, MN 55438-0901
517192723	+ Email/PDF: bncnotices@becket-lee.com	Jan 05 2023 20:55:05	American Express, PO Box 981537, El Paso, TX 79998-1537
517354257	Email/PDF: bncnotices@becket-lee.com	Jan 05 2023 20:55:18	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517397773	Email/PDF: bncnotices@becket-lee.com	Jan 05 2023 20:55:19	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517404559	Email/PDF: bncnotices@becket-lee.com	Jan 05 2023 20:55:05	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517192725	+ EDI: TSYS2	Jan 06 2023 01:39:00	Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
517192726	+ EDI: CAPITALONE.COM	Jan 06 2023 01:39:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281

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517282314	Email/PDF: bncnotices@becket-lee.com	Jan 05 2023 20:55:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517436407	+ EDI: WFNNB.COM	Jan 06 2023 01:39:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517255170	EDI: CRFRSTNA.COM	Jan 06 2023 01:39:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517192728	EDI: CRFRSTNA.COM	Jan 06 2023 01:39:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
517192727	EDI: JPMORGANCHASE	Jan 06 2023 01:39:00	Chase/Bank One Card Serv, Po Box 15298, Wilmington, DE 19850
517192731	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 05 2023 20:43:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
518237895	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 05 2023 20:44:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518237896	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 05 2023 20:44:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
517192732	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2023 20:44:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
517252703	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2023 20:44:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517192733	+ EDI: NAVIENTFKASMSERV.COM	Jan 06 2023 01:39:00	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
517314418	EDI: NAVIENTFKASMSERV.COM	Jan 06 2023 01:39:00	Navient PC Trust c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
517192734	+ Email/Text: consumerhelpdesk@omega-rms.com	Jan 05 2023 20:44:00	Omega RMS, 7505 Tiffany Springs Pkwy, Suite 500, Kansas City, MO 64153-1313
517192735	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2023 20:43:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
517336911	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2023 20:43:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517192736	EDI: PRA.COM	Jan 06 2023 01:39:00	Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
517328726	EDI: PRA.COM	Jan 06 2023 01:39:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517330190	EDI: PRA.COM	Jan 06 2023 01:39:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517330193	EDI: PRA.COM	Jan 06 2023 01:39:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
517192737	Email/Text: signed.order@pfwattorneys.com	Jan 05 2023 20:43:00	Pressler & Pressler*, 7 Entin Road, Parsippany, NJ 07054
518140881	+ Email/Text: bncmail@w-legal.com	Jan 05 2023 20:44:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140882	+ Email/Text: bncmail@w-legal.com	Jan 05 2023 20:44:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517192738	EDI: RMSC.COM	Jan 06 2023 01:39:00	Syncb/BANAREPDC, PO Box 965005, Orlando, FL 32896-5005
517192739	+ EDI: RMSC.COM	Jan 06 2023 01:39:00	Syncb/Car Car Midas, Po Box 965001, Orlando,

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517192740	EDI: RMSC.COM		FL 32896-5001
		Jan 06 2023 01:39:00	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
517192741	EDI: RMSC.COM		
		Jan 06 2023 01:39:00	Syncb/Sams CLub Dual Card, PO Box 965005, Orlando, FL 32896-5005
517193281	+ EDI: RMSC.COM		
		Jan 06 2023 01:39:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517192742	Email/Text: EDBKNotices@ecmc.org		
		Jan 05 2023 20:43:00	US Debt of Education, PO Box 5609, Greenville, TX 75403-5609
TOTAL: 40			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517356982	*+	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LoanCare LLC ajennings@raslg.com
Bruce C. Truesdale	on behalf of Joint Debtor Judy Quintanilla brucectruesdalepc@gmail.com bctpccf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale	on behalf of Debtor Rafael A. Quintanilla brucectruesdalepc@gmail.com bctpccf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6